

()

ABSTRACT

Small Scale Business (Challenges) with special reference to Jordan

The importance of Small scale business has been accelerated in the developed as well as developing countries for the role such projects plays in the economical as well as social development. For this reason, the Arab countries specially Gulf and Jordan witnessed many conferences, seminars and workshops about the development of small scale projects. This project/paper aims to define the main challenges that are facing such projects and special emphasise is given to Jordan business climate towards small scale business.

This paper is divided into four main parts, the first part discusses the literature review regarding definition of small scale business, the determinant of small scale business, the main problems and obstacles that are facing such business. These challenges are, limited activities of small scale business, limited managerial skills, and limited finance of such business. The remaining three parts discusses each of the above challenges separately.

The researcher concluded that, there should be a differences between developing small scale projects and staple small scale project, where the earlier faces a great challenges. He also concluded that the main obstacle facing such projects is the limited managerial skills and abilities which leads to its failure.

Finally the researcher suggested some valuable recommendations to deal with such challenges and obstacles.

-1

68

118
(358 :2002)

118

)

%95

2-1

-3-1

-1

-2
-3
-4

-4-1

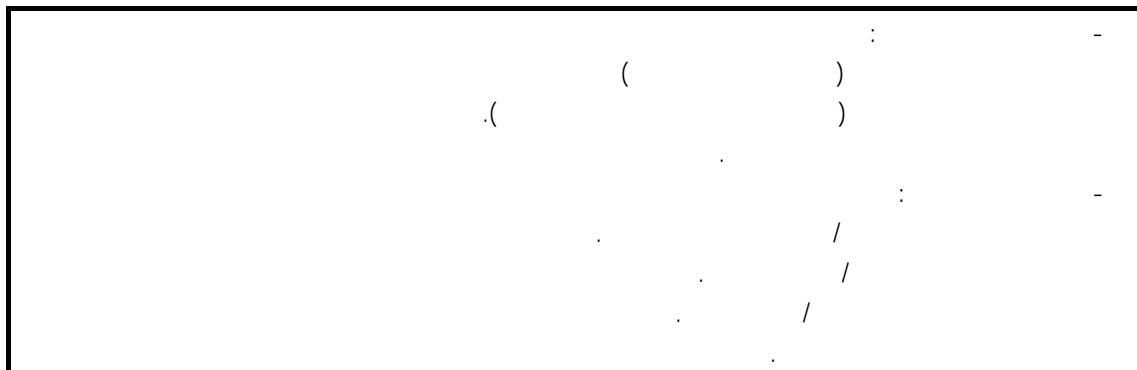
.2

1-2

(250-5)	*	(2001)	-1
		(5 :2001) .	
	"	(1989)	-2
(4 :1989) ."			
	"	(CED)	-3
	"		
		(3 :2003) .	-4
	"	(2001) 3 :2003) .	
	"		-5
		(15 :2002) ."	
	"		-6
(4 :2003) ."			
		(19 : 2002) .	-7

/

(4 :2003) .
(3 :2003) .



(ESCWA)

(OECD)

49 (200 499
4)

(ESCWA, 1999: 7; OECD, 1997: 7; Burns, 1994: 3 5 :2001 4 :2003)
(1999) Pratten
()

(Bolton)

1969
1971

8 Business

(Davies and
(Dewhurst and Burns,
Harris, 1990: 4)
1985: 3-8; Burns, 1994: 3-4)
-1

5 () 200
50 315000

.2

-1

-2

-3

-4

3-2

-1
-2

-3

()

()

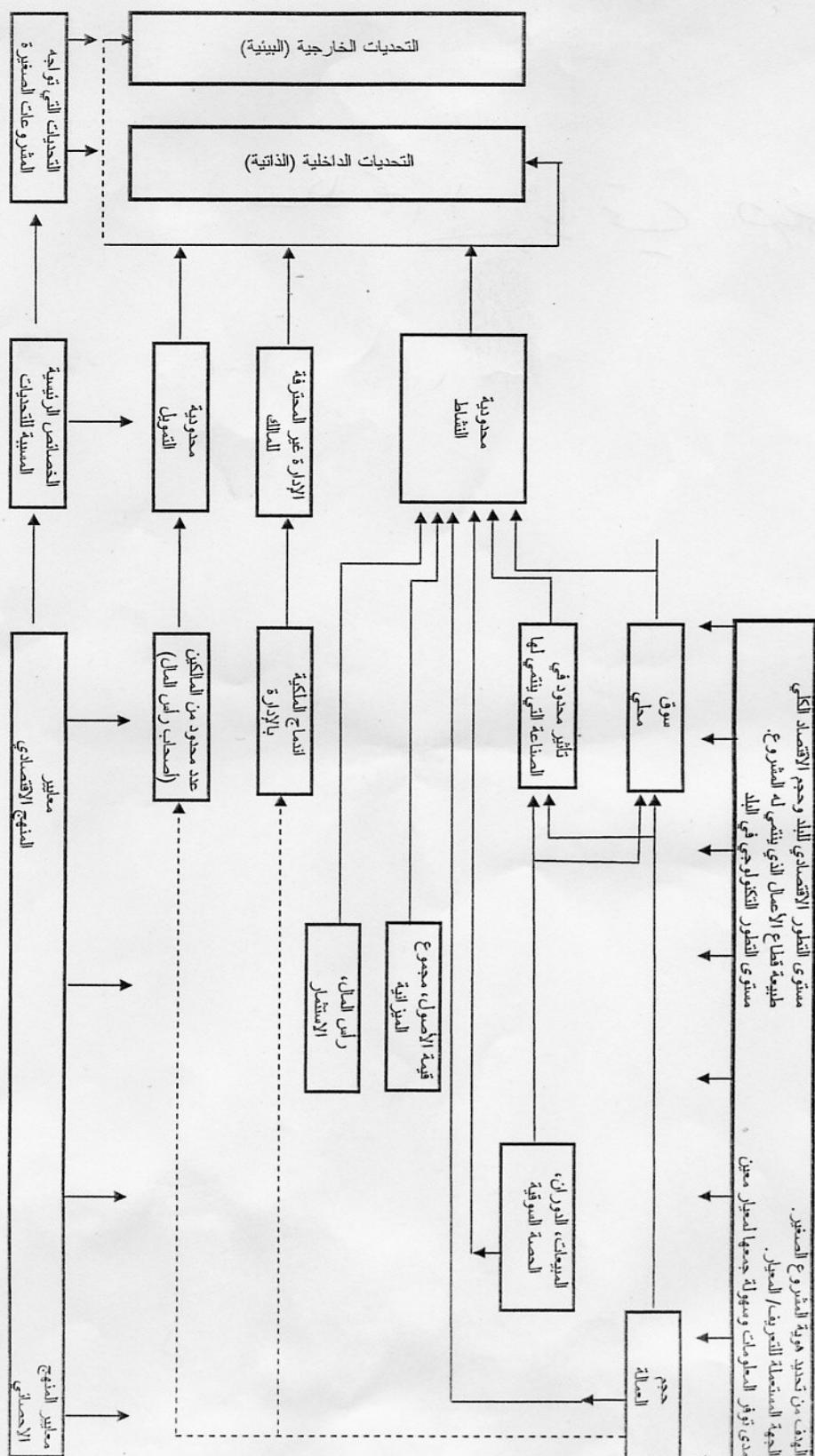
-4

" "

شكل رقم (١)

مدخل (المعيار / الخصائص / التحديات) للمشروع الصغير

الهدف من تحديد هوية المشروع الصغير.
مستوى التطور الاقتصادي للبلد وحجم الاقتصاد الكلي
الجهة المستقلة للضرف / المسيل.
طبيعة قطاع الأعمال الذي يتضمنه المشروع
مدى توفر الكفاءات والموارد وجدولها معين
مستوى التطور التكنولوجي في البلد



()

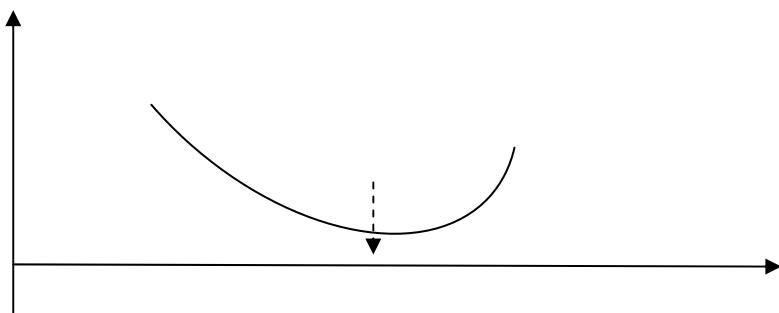
(1993) Schmitz

-3
1-3

(Gould and Lazear, 2001: 239-
.240)

()
(Dewhurst and
(2) Burns, 1985: 49)

(2)



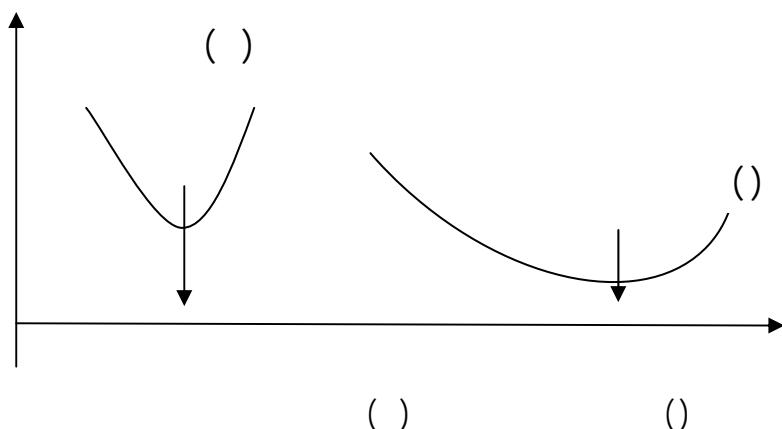
()

()

() (3)

(3)

()



-1
-2
-3
-4
-5

.(Dewhurst and Burns, 1985: 54)

2-3

(4) (3) (1) (2)

.(Dewhurst and Burns, 1985: 54)

.(Moyers, 1998;55-52 :1995 15-13 :2003)
.(ESCWA, 1999: 17)

-4

()

()

/

/

1-4

/ ()

-1

-2

-3

-4

-5

/

-1

-6

2-4

()

-1

-2

-3

-4

-5

/

-6

)	()	-7
				-8
)		-9
		(
		()		3-4
Contractor	"	Entrepreneur		
R. agent	"	(Rajkonwar, 2001: 37-38)	"	Contillon
			"	
(Dewhurst, 1994: 70-98)				
Schumpeter		Say		Contillon
				(1986) Barrow
(ESCWA, 1999: 4-6; " Commitment (Stevenson and Sahlman, 1994: 102-	"		Singhz, 2001: 56-58)	
				103)
			(12 :2003)	
				(Burns-2, 1994: 35)
		(1984) Caarland Business	ebal	

Schumpeter

(Scarborough

and Zimmerer, 2000: 4)

.3

4-4

(2003)

(ESCWA-2, 1999: 16-18)

(14-13 :2003)

372

/

)

%65.3

(55-1995:54

(

)

(

)

:1995

ESCWA-2,1999: 4-5)

(13-12

/

/) 1999
(23-21 :2003) (

-5

(Hughes and Storey, 1994: 1)

(ESCWA, 2001: 5)

(ESCWA, 2001:4)

.1

.2

-1

-2

.3

(Cosh and Hughes, 1994: 28)

1-5

Bird

(1998) Baydas

(2000)

(3)	(25 :2003 (2003)	(23-19 :2003 (2003)	(200493 318 %24	88 2000 %2	(2000) 3063 %2	%87
%57 3.5	%43 4.4	(14-9 :2003 (2003)			900	

13	1992	(UNRWA)	-1	20	1960	-1
48	1992		-2	4	1975	-2
			-3	20	1985	-3
12	1992		-4	31	1986	-4
12	1994		-5	17	1988	-5
17	1996		-6	1	1991	-6
8	1998		-7			
2	1999		-8			
2	1999					

8-7 :2003

(23-17 :2003)

-6

.1

.2

(/ /)

.3

(%95- %80)

.4

.5

.6

.7

.8

- 16- Abdullah, M.: Small and Medium Enterprises in Malaysia: Policy Issues and Challenges, Ashgate, London, 1999.
- 17- Barrow, C.: Routes to Success, Kogan Page, London, 1986.
- 18- Baydas, M. : The Demand for Micro Financial Services in the Micro and Small Scale Enterprises Sector in Jordan.
- 19- Bird, R.: The Hashemite Kingdom of Jordan, Cooperative Sector: Access to Financing, World Bank, USA, 2000
- 20- Burns, Paul: Introduction, In: Burns, Paul and Dew Hurst, Jim (eds.), Small Business and Entrepreneurship, Macmillan, London, 1994.
- 21- Carland, J.W. et al: Differentiating Entrepreneurs from Small Business Owners: A Conceptualizations, Academy of Management Review, Vol. 9, No. 2, 1984, PP. 354-359.

- 22- Cosh, Andy and Hughes, Alan: Size, Financial Structure and Profitability: UK companies in the 1980S. In: Hughes, A. and Storey, D.J. (eds.), *Finance and the Small firm*, Barclays, London, 1994.
- 23- Davies, Gary and Harris, Kim; *Small Business: The Independent Retailer*, Macmillan, London, 1990.
- 24- Dewhurst, Jim and Burns, Paul: *Small Business: Finance and Control*, Macmillan, London, 1985.
- 25- ESCWA: *Financial Schemes for Small and Medium Enterprises*, United Nations, New York, 2001.
- 26- ESCWA: *Small and Medium Enterprises: Strategies, Policies and Support Institutions*, United Nations, New York, 1999.
- 27- Gould , John P. and Lazear, Edward p.; *Micro Economic Theory*, Richard D.IRWIN, Delhi, 2001.
- 28- Hughes, Alan and Storey, David J.: *Introduction: Financing Small Firms*, In: Hughes, A. and Storey, D.J. (eds), *Finance and the Small Firm*, Barclays, London, 1994.
- 29- Moyers, R. : *Policy environmental for Financial Services to Micro and Small Enterprises in Jordan*, Amman, 1998.
- 30- OECD; *Globalization and Small and Medium Enterprises*, Synthesis Report, United Nations, Paris, 1997.
- 31- Pratten, C.: *The Competitiveness of Small Firms*, Cambridge University Press, London, 1999.
- 32- Rajkon War, A.B.: *Entrepreneurship with Special Reference to the Status of Small Business Entrepreneurship*, In: Bhatia, B.S. and Batra, G.S.: *Entrepreneurship and Small Business Management*, Deep and Deep Publications PVT., New Delhi, 2001.
- 33- Scarborough, Norman M. and Zimmerer, Thomas W.: *Effective Small Business Management: An Entrepreneurial Approach*, Prentice Hall, New Jersey, 2000.
- 34- Schmitz, H.: *Small Shoemakers and Fardist Gaints: Tale of a Super Cluster*, Institute of Development Studies, England, 1993.
- 35- Singh, Kawaljeet (1): *Challenges and Opportunities in Management of Small Industries*. In: Bhatia, B.S.: and Batra, G.S. (eds), *Entrepreneurship and Small Business Management*, Deep and Deep Publications PVT., New Delhi, 2001.
- 36- Singh, Kawaljeet (2): *Emerging Dimensions of Entrepreneurship Development*, In: Bhatia, B.S and Batra, G.S. (eds), *Entrepreneurship and Small Business Management*, Deep and Deep Publications PVT., New Delhi, 2001.
- 37- Stevenson, Howard H. and Sahlman, William A.: *The Entrepreneurial Process*, In: Burns, Paul and Dewhurst, Jim (eds), *Small Business and Entrepreneurship*, Macmillan, London, 1994.
- 38- United Nations, (UN): *Small and Medium – Sized Transnational Corporations: Executive Summary and Report on the Osaka Conference*, New York, 1994.
- 39- United Nations (UN): *Small and Medium-Sized Transnational Corporation: Role, Impact and Policy Implications*, New York, 1993.